



2/13/04

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Allan et al.
Serial No. : 09/696,099
Filed : October 25, 2000
Title : VALUE TRANSACTION SYSTEMS

Art Unit : 2876
Examiner : Unknown

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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SUPPLEMENTAL INFORMATION DISCLOSURE STATEMENT

Applicant submits the reference listed on the attached form PTO-1449. An English-language abstract of the listed reference is enclosed as well.

This statement is being filed before the receipt of a first Office action on the merits.

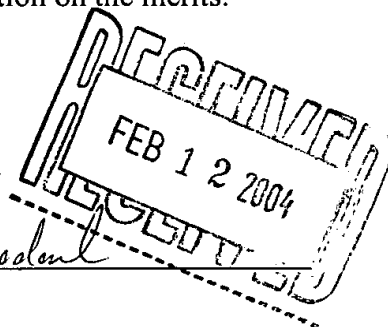
Please apply any charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: 10/21/03

Samuel Borodach

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